

individual or, if the interest of the individual under this title would

be served thereby, to the individual.

"(V) Subclause (III) shall not apply to the representative payee of any individual with respect to whom the Commissioner determines such application would be inappropriate or unnecessary.

In making such determination, the Commissioner shall take into consideration the nature of the individual's impairment (or combination of impairments). Section 1631(c) shall not apply to a finding by the Commissioner that the requirements of subclause (III) should not apply to an individual's representative payee."

42 USC 1382c

this section

note.

after the date

(d) EFFECTIVE DATE.—The amendments made by

shall apply to benefits for months beginning on or

of the enactment of this Act, without regard to whether regulations have been issued to implement such amendments.

SEC. 213. ADDITIONAL ACCOUNTABILITY REQUIREMENTS.

(a) REQUIREMENT TO ESTABLISH ACCOUNT.—Section 1631(a)(2)

(42 U.S.C. 1383(a)(2)) is amended—

(1)

as subpara-

graphs (G) and (H), respectively; and

(2)

following new

subparagraph:

by redesignating subparagraphs (F) and (G)

by inserting after subparagraph (E) the

"(F)(i)(I) Each representative payee of an eligible individual under the age of 18 who is eligible for the payment of benefits described in subclause (II) shall establish on behalf of such individual an account in a financial institution into which such benefits shall be paid, and shall thereafter maintain such account for use in accordance with clause (ii).

"(II) Benefits described in this subclause are past-due benefits under this title (which, for purposes of this subclause,

include State supplementary payments made by the Commissioner pursuant to an agreement under section 1616 or section 212(b) of Public Law 93-66) in an amount (after any withholding by the Commissioner for reimbursement to a State for interim assistance under subsection (g)) that exceeds the product of

— "(aa) 6, and

"(bb) the maximum monthly benefit payable under this title to an eligible individual.

"(i)(I) A representative payee shall use funds in the account established under clause (i) to pay for allowable expenses described

in subclause (II).

"(II) An allowable expense described in this subclause is an expense for—

"(aa) education or job skills training;

"(bb) personal needs assistance;

"(cc) special equipment;

"(dd) housing modification;

"(ee) medical treatment;

"(ff) therapy or rehabilitation; or

"(gg) any other item or service that the Commissioner determines to be appropriate:

provided that such expense benefits such individual and, in the case of an expense described in item (bb), (cc), (dd),

(ff), or (gg), is related to the impairment (or combination of impairments) of such individual.

"(III) The use of funds from an account established under clause (i) in any manner not authorized by this clause